

CEDAR POINT FEDERAL CREDIT UNION

Serving Southern Maryland since 1945

Communicator

June 2007

Your Credit Union @ Home

PCU

Live online access to your accounts. This free service allows you to view your accounts, transfer funds within your account or to another member with a 709713 related account authorization on file, and withdraw funds by check. The check will be mailed to the address on file. You can also view and print cancelled checks and monthly statements and apply for a loan.

PCUPay

Pay your bills online with single sign-on access. For a small monthly fee you can pay all your bills online. There is no limit to the number of bills you can pay*.

Teller24

Teller24 is a free service which provides account information and allows you to transfer funds within your account or to another member with a related account authorization on file, and withdraw funds by check. The check will be mailed to the address on file. This most recently upgraded service now offers voice recognition when you access your accounts by phone 24/7.

eZCardInfo.com

Log in to eZCardInfo.com from our Links page to view and manage your Cedar Point MasterCard.

Mortgage WebCenter

With Mortgage WebCenter you can check rates, find specialized calculators, and apply online for a Mortgage or Home Equity Line of Credit.

Mortgage Loan Status

Mortgage Loan Status is a free service available to members who have a mortgage carried by Cedar Point. It gives you access to your payment history and tax information. If you have access to this service you will be provided a password with your loan documents.

www.cpfcu.com

Our web page provides information on our locations, products, and services as well as our commitment to you and to our community. In addition, many of our forms and applications are available for download. Take time to explore the page and discover all the services you didn't know you needed.

*PCUPay cannot be used to pay governmental agencies including taxing authorities, collection agencies, court ordered payments, or merchants located outside of the U. S.



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THANK YOU FOR ALL YOUR YEARS OF SERVICE!
71 YEARS!
the kids corner
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***Congratulations
to the winners of the
Cedar Point
Scholarships***



Fernando, Brenna and Keith

The Frank E Gorely Scholarship
\$1,000

Keith Hines

Senior, Leonardtown High School

The Cedar Point
Federal Credit Union
GEICO Scholarship
\$1,000

Brenna Lynn Skelly

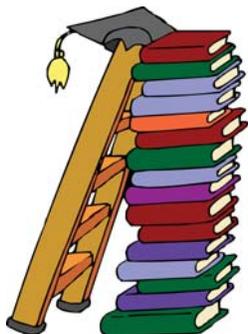
Senior, Leonardtown High School

The CPFS Scholarship
\$500

Fernando Michael Cruz

Senior, Great Mills High School

***Congratulations
to all our Graduates!***



Who's in First?

Welcome to our new Lexington Park Office

These members were the first to visit:

First through the Drive-Thru window

Robert Ligday

First to visit the Lobby

James and Marylou Simpkins

Diana Rivera

Joel Hayward

Count your Coins*

Headquarters Office

Leonardtown Office

and now our new
Lexington Park Office

Another Free Service for our Members!

*Funds can be deposited to your 703221 account or exchanged for bills



The funds are not automatically deposited to your account.
Please be sure to bring your receipt to the tellers for redemption.



Identity Theft Seminar

June 27, 2007

11:00 am

Bring your lunch
Drinks and dessert provided

6:00 pm

or Drinks and snacks provided

Call Dora, ext. 227 or Molly, ext 232 today to reserve your seat!

301-863-7071

Identity Theft Victim Checklist

A study sponsored by the Federal Trade Commission (FTC) revealed that almost 10 million Americans discovered they were the victims of some form of identity theft in a one-year period before October 2003. And the situation has not improved in the years since.

The cost of this crime approaches \$50 billion a year, with the average loss from the misuse of a victim's personal information around \$4,800.

If you are a victim

* Place a fraud alert on your credit reports, ask for a free copy of your credit report, and review those reports for evidence of accounts you didn't open.

Fraud unit contacts are:

Equifax

800-525-6285

P.O. Box 740241

Atlanta, GA 30374-0241

Experian

888-397-3742

P.O. Box 9532

Allen, TX 75013

TransUnion

800-680-7289

P.O. Box 6790

Fullerton, CA 92834-6790

• Close accounts--including share drafts/checks or ATM cards--that have been tampered with or used fraudulently. Contact all 189936 financial institutions and lenders, credit card issuers, utility companies, and the Social Security Administration to notify them of the fraud. Follow up each conversation with a letter.

• File a report with law enforcement and insist on getting a copy of the report or the report number.

• File a complaint with the FTC. Visit ftc.gov/bcp/edu/microsites/idtheft/ for more information or call 877-IDTHEFT.

Before you become a victim:

Protect your Identity and
Manage your Credit with

Identity Theft Shield from Benefits Plus®

Ask your favorite member service representative for information



**THANK YOU
FOR ALL YOUR
YEARS OF SERVICE!**

Phyllis Buckler

Mortgage Services Representative
15 years

Denette Slade

Member Service Representative
12 years

Shelly Johnson

Accounts Payable
11 years

Gina Fenwick

Director of Member Services
10 years

Wilma Corpus

Teller
8 years

Victor Menard

Network Administrator
8 years

Carolyn Matthews

Mortgage Services Representative
7 years

What's YOUR
lucky number?

Find your account number
in this issue on or before July 1
and call us.
You will receive \$10.00
in your share account.



NICKEL NEWS

This year the United States Mint turns 150 years old. The law which gave birth to the Mint was passed by Congress in 1792.

Here are some fun facts about nickels from the US Mint website:

- 💰 The 2006 five-cent coin is the same weight and metal alloy as when it was first made in 1866 (except when its nickel was replaced during World War II). Although its design has changed, the nickel is the circulating coin whose weight and composition have stayed the same for the longest time.
- 💰 When it first came out in 1938, the Jefferson nickel was the only circulating coin that did not carry the initials of the artist. That was changed in 1966, when Felix Schlag's initials were added.
- 💰 The Peace Medal design on the back of the first nickel of 2004 is based on the back of the Peace Medal made for President Jefferson in 1801 by John Reich.
- 💰 The coin, which was issued on November 6, 1938, was presented to President Franklin Roosevelt.
- 💰 The portrait on nickels made before 2004 was based on a marble bust by the French sculptor Jean-Antoine Houdon. The sculpture was completed in 1789, while Jefferson was still alive, and is said to look just like him.
- 💰 The nickel is the only U.S. coin that is called by its metal content—even though the metal alloy in a nickel is only 25 percent nickel. The rest is copper.



To learn more go to <http://www.usmint.gov/kids/>



The Statistics

As of March 31, 2007

Loans	\$138,578,650
Assets	\$226,991,728
Shares	\$197,271,207
Members	28,309

Board of Directors

- William B. Wagoner *Chairman*
 Perry Rothwell *Vice Chairman*
 Gene W. Townsend *Treasurer*
 Robert A. Clements *Secretary*
 B. Michael Legg
 Bob Simmons
 Donald French
 Anne Marum
 Patricia Robrecht
 CMDCM(SW) Jeffrey Snowden *Liaison*
 Barbara Horn *President/CEO*

Headquarters Office & Financial Services

22745 Maple Road
 Lexington Park, MD 20653
 301-863-7071 or 800-201-1647
 301-863-0137 (Fax)

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Patuxent River Office

Building 3144, NAS
 Patuxent River, MD 20670
 301-863-0005
 301-863-7181 (Fax)

Lexington Park Office

22000 Three Notch Road
 Lexington Park, MD 20653
 301-863-7027
 301-863-6653 (Fax)

Leonardtown Office

25910 Point Lookout Road
 Leonardtown, MD 20650
 301-863-0042
 301-863-0020 (Fax)

Prince Frederick Office

Prince Frederick Center
 36 S. Solomons Island Road
 Prince Frederick, MD 20678
 410-414-3086
 410-414-3229 (Fax)

ATM Locations

- Headquarters Office
- Lexington Park Office
- Leonardtown Office
- Prince Frederick Office
- Solomons Annex Rec. Center
- NESEA #8009*
- Raley's Market
- ADF Bingo Hall, Mechanicsville
- Lexington Park, Esperanza Lanes*
- Patuxent River, NAS
- North Engineering Building
- South Engineering Building
- NAVAIR IPT Building
- Navy Exchange
- NEX Gas Station*
- Subway
- BOQ*
- Mobile ATM available*
- *Withdrawals only

Teller24

24-hour Teller Service
 301-863-0057 • 800-444-6119

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